



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Int'l Application of **Thomas F. CHAPMAN, et al.**

Serial No.: **09/852,597**

Group Art Unit: **4921**

Filed: **May 10, 2001**

Examiner: **Rayyan, Susan**

For: **SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF
CHANGES MADE TO A CREDIT REPORT**

INFORMATION DISCLOSURE STATEMENT

U.S. Patent and Trademark Office
Customer Window, Mail Stop **Amendment**
Randolph Building
Alexandria, VA 22314

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98, and MPEP § 609, Applicant(s) hereby bring the references noted on the attached Form PTO-1449 to the attention of the Patent Examiner.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine the materiality, if any, of the noted references to the claimed invention. See 37 C.F.R. §§ 1.104(a)(1998)(conferring upon the PTO the duty to consider and use any such information). It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

08/12/2005 JADDO1 00000100 09852597

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180.00 OP

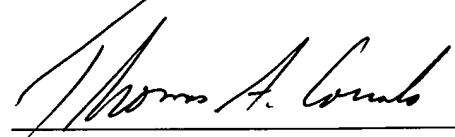
If the Patent Examiner has any questions or wishes to discuss this application, the Patent Examiner is kindly requested to telephone the undersigned.

Since this statement is being filed after receipt of the first Office Action, a fee of \$180.00 is enclosed pursuant to 37 C.F.R. § 1.17(p). Please charge any additional fees or credit any over-payment to the undersigned representative's Deposit Account No. 501458.

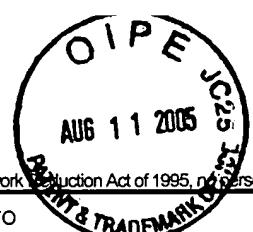
Respectfully submitted,

Date: August 11, 2005

By:


Thomas A. Corrado, Reg. # 42,439

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 1

<i>Complete if Known</i>	
<i>Application Number</i>	09/852,597
<i>Filing Date</i>	May 10, 2001
<i>First Named Inventor</i>	Thomas F. CHAPMAN, et al.
<i>Art Unit</i>	4921
<i>Examiner Name</i>	Rayyan, Susan
<i>Attorney Docket Number</i>	E1001.251209

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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⁴EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ⁵Applicant's unique citation designation number (optional). ⁶See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ⁷Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁸For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁹Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ¹⁰Applicant is to place a check mark here if English language Translation is attached.

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